

## PRE-APPROVAL APPLICATION

#### THE FOLLOWING INFORMATION WILL ASSIST YOU IN PROCEEDING WITH THE PRE-APPROVAL APPLICATION PROCESS.

By completing the attached forms you are applying for a pre-approval for a home loan. Be advised that with your consent (by signing the enclosed Borrowers Authorization Form) the department request a credit report. The pre-approval process is to determine two things, one, that you meet the eligibility criteria to be considered for the CalVet home loan benefit and to determine if you meet our credit underwriting guidelines. When it is established that you are eligible to participate in the program and that you meet the credit underwriting guidelines, you will be advised in writing, of a maximum loan amount.

If you have an accepted offer for a specific property, you need to skip this pre-approval process and proceed to complete a loan application package for a home loan. An application can be downloaded or completed electronically at our website at: <a href="https://www.calvet.ca.gov">www.calvet.ca.gov</a>. You can also request the forms be mailed to you from one of the district offices noted below.

To submit an application, you can proceed to do it electronically, via fax, by mail or bring it into one of our office locations:

PLEASE NOTE THAT SOME OF THESE OFFICES ARE CLOSED FOR LUNCH. BEFORE VISITING, CALLING AHEAD OF TIME IS SUGGESTED.

FRESNO: 1752 E. Bullard Ave. Suite 101

Fresno, CA 93710

1163110, CA 93710

E-Mail- Fresno@calvet.ca.gov

Telephone:

Telephone:

Telephone:

Fax:

Fax:

Fax:

866.653.2511

559.440.5172

866.653.2510

916.651.9085

866.653.2504

619.641.5851

**SACRAMENTO**: 1227 O Street Room 212

Sacramento, CA 95814

E 14.

E-Mail- <u>Sacramento@calvet.ca.gov</u>

SAN DIEGO: 1350 Front Street Room 2023

San Diego, CA 92101

SanDiego@calvet.ca.gov

You may also reach us at: Telephone: 800.952.5656

California Department of Veterans Affairs: P.O. Box 942895, Sacramento, CA 94295-0001

E-Mail-

Form PAA-1 Revised 8/11



# THE FOLLOWING IS A LIST OF THE MINIMUM DOCUMENTS REQUIRED FOR A PRE-APPROVAL APPLICATION.

Applicant(s) completed, signed and dated loan application form 1003. <i>CalVet staff will ensure</i> that <u>all</u> applicable fields are filled in when receiving the application.
DD-214 for discharged veterans
Currently active serving veterans must provide a Statement of Service.  Make sure statement of service indicates the character of service (serving honorably)
Most recent paystubs to complete one month, for all applicants, from all job sources. Submit originals or certified copies, certification by broker or CalVet staff
Original/certified copies of W-2 form for the most recent two years, for all employers, from all applicants.
Document other sources of income by providing the applicable documentation, i.e., copies of award letters for retirement, VA compensation, etc, or copies of cancelled checks (front and back) for child support etc. In order to consider alternative sources of income it must be documented that it is stable (2 years history) and that it will continue for at least three more years.
For self employed applicants, provide the most current two years federal tax returns including all schedules along with a year to date Profit and Loss Statement, if a quarter has passed since the filing of the last return.
For applicants that own 25% or more in a business, provide the most current two years tax returns with all schedules i.e., corporate return, partnership, etc.
For applicants that own real estate, provide the most recent two years federal tax returns with all schedules, along with copies of the current rental agreement(s) for each property.
Currently own a property? Provide a letter explaining the disposition of the property and the reason for moving.
Original/certified copies of the bank statements for the accounts listed on the application form 1003. Provide 2 months of consecutive statements for each account -include all pages- with the most recent statement being within 30 days of application.  Statements must document sufficient assets for down payment, closing costs, etc., if there appears to be insufficient assets, veteran must indicate on application 1003 where the funds are coming from to close the loan.
Applicant(s) to sign and date CalVet's Borrower Authorization form
Applicant(s) to complete CalVet's Prospective Buyers Information form
OR ALL BROKER ORIGINATED PREAPPROVALS ATTACH THE FOLLOWING ADDITIONAL OCUMENTS:
Copy of credit report obtained by submitting broker.
Provide completed CalVets' Broker Submittal form.



### PRE-APPROVAL LOAN INFORMATION

Please read the following information regarding some basic requirements regarding eligibility, credit, income and program specifics.

Under federal law, you are entitled to get a free credit report once a year. You can obtain a free report by login into: annualcreditreport.com To ensure that you are in the right website, you may want to first, log into the US Federal Trade Commission's website: www.ftc.gov to gain access to the correct website; there are many websites with the same name that claim to offer a free credit report, but, instead try to sign you up for other services. Obtaining a report from annualcreditreport.com will not affect your credit scores. However, if CalVet orders a credit report history on your behalf; the repositories will record an inquiry into your credit history that will remain in your history for a period of time.

THE FOLLOWING INFORMATION IS PROVIDED TO ASSIST YOU WITH OUR CURRENT GENERAL GUDELINES REGARDING ELIGIBILITY, CREDIT AND INCOME CRITERIA. IF YOU WOULD LIKE TO PROCEED TO THE NEXT STEP, PLEASE COMPLETE THE ATTACHED PRE-APPROVAL APPLICATION.

**Note:** CalVet being the State Department of Veterans Affairs follows CalVet and US Department of Veterans Affairs' underwriting guidelines. The Department reserves the right to deviate from the written guidelines based on an individuals' posed credit risk.

- 1. An applicant needs to meet CalVet's eligibility criteria for all loans as follows:
  - Received an Honorable Discharge or was released from active duty under honorable conditions.
  - Served a minimum of 90 consecutive days of active duty OR
    - Was discharged due to a service connected disability within 90 days
    - Received a campaign or expeditionary medal
    - Was called to active duty by Presidential Executive Order
    - Is currently on active status in a component of the California National Guard or US Reserves with at least one year of service and a total 6 year commitment
    - Un-remarried spouses of veterans whose death, either while on active duty or after release from active duty, is determined to be service connected or who were designated POWs and MIAs
- 2. An applicant must be credit worthy: Past repayment practices on obligations are the best indicator of an applicant's willingness to repay future obligations. An acceptable credit history is measured with the repayment of at least three accounts with timely payments, over a period of one year, as the required minimum.

If an applicant has an existing home loan or had a prior loan, a good payment record on that loan is a requirement. Applications from veterans who have received a "Notice of Intent to Cancel Contract" within the last 12 months will routinely be denied.

If an applicant has filed for a Bankruptcy Chapter 7; the bankruptcy must be fully discharged for two years; new accounts must have been re-established and timely payments made, after the discharge.

If an applicant has filed a Bankruptcy Chapter 13; if the bankruptcy is in repayment, the applicant must document at least 12 months of timely payments and obtain permission from the bankruptcy judge that the applicant can proceed to obtain a loan.

In the case of a foreclosure or short sale; three years must have lapsed from the foreclosure/short sale, preceding an application for a home loan.

- 3. An applicant must document stable reliable sources of income. All income sources must be verified as being: An amount to be sufficient to repay the proposed loan, outstanding debt and have enough left over to cover other expenses. Generally, income from self employment, commissions, rental etc., is considered stable when the applicant has obtained such income for a minimum of two years and can document it with filed federal income tax returns.
- **4. An applicant must document assets for closing costs and down payment**. An applicant must be able to document sufficient cash to cover the following: *Closing costs* entails fees such as, appraisal, title fees, recording, escrow etc., loan origination fee, this is a percentage charged based on the loan amount being borrowed and is charged as the cost of the loan (i.e., loan amount \$100,000x1.00% point = \$1,000 cost.) *Down Payment* (when applicable), is the difference between the loan amount and the purchase price.



### PROSPECTIVE BUYERS INFORMATION

The following information is necessary to assist us in processing your preapproval request. Please answer as best you can, if the question is not applicable enter N/A in the field.

APPLI(	CANTS NAME:		
	rovide contact information for the applicant that is available dur have questions, be sure to include the area code:	ing business	hours in
,	Telephone: _()		
	E-Mail address:		
1.	Indicate the county in which you are interested in purchasing a pr	roperty?	
2.	Do you have a purchase price in mind?		
3.	Do you have any money for down payment and closing costs?	□ Yes	$\square$ No
	If yes, how much do you plan to use towards your purchase?	\$	
	If no, tell us what is going to be the source of funds? i.e., gift	, loan etc.:	
4.	Tell us what type of property you are interested in purchasing?		
	☐ Single Family ☐ Condominium ☐ Planned Unit Deve	elopment	
	☐ Mobile Home in a Park ☐ Mobile Home on	Land	
5.	If you intend to buy a Condominium or a Planned Unit Developm monthly Homeowners Association fee that you expect to pay?		the maximum
6.	If you are interested in a Mobile Home in a Park, what is the max rental fee that you want or expect to pay?	imum month	ly space
7.	Tell us what type of home are you intending to purchase:  □ New builder built tract home □ Existing home (resale)	□ Build a	custom home
8.	Have you had a CalVet loan before?  If yes, provide the date when you owned it:	□ Yes	□ No
9.	Have you used your federal guaranteed VA loan before?  If yes, provide the date when you owned it	□ Yes	□ No
10.	Are you currently receiving VA Compensation?  If yes, what is the percentage of your disability rating?	□ Yes	□ No %



# SUBMITTAL FORM FOR BROKER GENERATED PRE-APROVAL APPLICATIONS

All originators have to be approved in order to broker loans to CalVet. If you are not a currently approved, you can proceed to get your client pre-approved. However, you will need to obtain an approval prior to the close of escrow of a transaction in order to receive compensation. Contact one of our District Offices for information on how to become an approved loan originator.

Loan originators working on behalf of a veteran that would like to obtain a pre-approval for your client, please provide the following information:

PLEASE INDICATE WHO IS OUR MAIN CONTACT IN THIS TRANSACTION:

☐ Loan Originator	☐ Loan Processor	☐ Applicant
SUB	MITTING BROKER INFORMATI	ON
Company Name:		
Company Address:		
Company Telephone Number:		
Office Location: Office Telephone Number: Cellular Number		
Loan Processors' Name:		
Office Address:		
Office Telephone Number:		
E-Mail Address:		

### **Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or \_\_the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN Agency Case Number Lender Case Number Mortgage VA ☐ Conventional Other (explain): Applied for: USDA/Rural FHA Housing Service Interest Rate Amount No. of Months Amortization Type: Fixed Rate Other (explain): \$ ☐ GPM ARM (type): **II. PROPERTY INFORMATION AND PURPOSE OF LOAN** Subject Property Address (street, city, state, & ZIP) No. of Units TO BE DETERMINED Legal Description of Subject Property (attach description if necessary) Year Built Purpose of Loan Property will be: ☐ Purchase Other (explain): □ Construction Construction-Permanent ☐ Primary Residence ☐ Secondary Residence ☐ Investment Refinance Complete this line if construction or construction-permanent loan. (a) Present Value of Lot Year Lot **Original Cost** Amount Existing Liens (b) Cost of Improvements Total (a+b) Acquired \$ Complete this line if this is a refinance loan. Amount Existing Liens Purpose of Refinance Describe Improvements **Original Cost** made to be made Acquired Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Leasehold (show Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) expiration date) **III. BORROWER INFORMATION Borrower** Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Co-Borrower's Name (include Jr. or Sr. if applicable) Social Security Number Home Phone (incl. area code) DOB (mm/dd/yyyy) Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) Married (includes registered domestic partners) Married (includes registered domestic partners) Unmarried (includes single, divorced, widowed) Unmarried (includes single, divorced, widowed) No No. Separated Ages Ages Present Address (street, city, state, ZIP/ country) Present Address (street, city, state, ZIP/ country) ☐Own ☐ Rent No. Yrs. No. Yrs. Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Former Address (street, city, state, ZIP) Own Rent No. Yrs. Borrower **Uniform Residential Loan Application** 

Co-Borrower

Borrower			IV. EMPL	OYMENT IN	IFORMATIC	ON Co-Borrower					
Name & Address of Em	ployer Self Er	mployed	Yrs. on this	job	Name & A	ddress of Employer	Self	Employed	Yrs. on this job		
			Yrs. employed in this line of work/profession						Yrs. employed in this line of work/profession		
Position/Title/Type of Business Business		Business I	Phone (incl. a	area code)	Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
If employed in current	t position for less that	n two year	s or if curre	ntly employ	ed in more	than one position, con	plete the	e following:			
Name & Address of Em	ployer Self Er	mployed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income \$		
Position/Title/Type of B	usiness	Business I	Phone (incl. a	area code)	Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	ployer Self Er	mployed	Dates (from	n-to)	Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Inc	come					Monthly Income		
Position/Title/Type of B	usiness	Business I	Phone (incl. a	area code)	Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	ployer Self Er	mployed	Dates (from-to) Name & Ad			ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Income \$					Monthly Income			
Position/Title/Type of B	usiness	Business I	Phone (incl. area code) Position/		Position/Ti	tle/Type of Business		Business F	Phone (incl. area code)		
Name & Address of Em	ployer Self Er	nployed	Dates (from-to) Name & A		Name & A	ddress of Employer	Self	Employed	Dates (from-to)		
			Monthly Income \$						Monthly Income		
Position/Title/Type of B	usiness	Business I	Phone (incl. area code) Position			tle/Type of Business		Business F	Phone (incl. area code)		
	V. MONTI	HLY INCO	ME AND CO	MBINED H	USING EX	PENSE INFORMATION					
Gross						Combined Monthly					
Monthly Income	Borrower		orrower		otal	Housing Expense		esent	Proposed		
Base Empl. Income*	\$	\$		\$		Rent First Mortgage (P&I)	\$		Φ		
Overtime Bonuses						0 0 \ /			\$		
Commissions						Other Financing (P&I) Hazard Insurance			+		
Dividends/Interest						Real Estate Taxes					
Net Rental Income						Mortgage Insurance			+		
Other (before completing,						Homeowner Assn. Dues					
see the notice in "describe other income," below)						Other:					
Total	\$	\$		\$		Total	\$		\$		
* Self Employed B Describe Other Income	Notice: Alimor	າy, child su	ipport, or sep	parate maint	enance inco	n as tax returns and finan me need not be revealed have it considered for rep	if the				
B/C									Monthly Amount		
									\$		
Uniform Residential Loan A	application					Borrower	-		1		

	<b>ASSETS</b>	 LIABII	ITIEO
VI.	455F15	IIAKII	1115

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

	<del>  "</del>	Market	T GIUC		dehte includ									
Cash deposit toward purchase held by:					Liabilities and Pledged Assets. List the creditor's name, address and ac debts, including automobile loans, revolving charge accounts, real estate stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) t satisfied upon sale of real estate owned or upon refinancing of the subject							(*) those I	abilities	
						LIAB	ILITIES	s			Monthly Pa	•	Un	paid Balance
List checking and savings account	s belo	w			Name and a	address of	Compa	nv			Vonths Le Payment/l		\$	
Name and address of Bank, S&L, or 0	Credit L	Jnion					ра	,					<b>*</b>	
					Acct. no.									
Acct. no.	\$				Name and a	address of	Compa	ny		\$	Payment/l	Months	\$	
Name and address of Bank, S&L, or 0	<u> </u>	Jnion												
					Acct. no.		`				Decimand/	Manatha	•	
Acct. no. \$				Name and a	address of	Jompa	ny		\$	Payment/l	viontns	\$		
Name and address of Bank, S&L, or 0	Credit L	Jnion												
					Acct. no. Name and a	address of	Compa	nv		\$	Payment/l	Months	\$	
Acct. no.	\$				Tramo ana c	idai ooo oi s	Jompa	,		*	i ayındığı	VIOLICIO	*	
Stocks & Bonds (Company name/number description)	\$													
					Acct. no.								\$	
					Name and address of Company					\$	\$ Payment/Months			
Life insurance net cash value	\$													
Face amount: \$	-													
Subtotal Liquid Assets	\$				Acct. no.						· D	Manuella a	_	
Real estate owned (enter market value from schedule of real estate owned)					Name and address of Company				\$	\$ Payment/Months   \$		\$		
Vested interest in retirement fund	\$				Acct. no.  Alimony/Child Support/Separate Maintenance Payments Owed to:						\$			
Net worth of business(es) owned (attach financial statement)	\$													
Automobiles owned (make and year)	\$									\$				
Other Assets (itemize)	\$				Job-Related	I Expense (	child ca	are	, union dues, etc	:.) \$	i		_	
	_				Total Monti					\$				
Total Assets a.	\$				Net Worth (a minus b)	=>	\$			1	Total Liabi	lities b.	\$	
Schedule of Real Estate Owned (if ad Property Address (enter S if sold, PS sale or R if rental being held for incon	if pend		rties are ov Type of Property		ed, use contin Present Market Value	Amou	nt of	ne	Gross Rental Income		lortgage ayments	Insura Mainter Taxes 8	ance,	Net Rental Incon
	10)		Troperty	T	viainet value	- 0 0	o & Lici	13			дуппена		i iviioc.	
				\$		\$			\$	\$		\$		\$
		1	Totals	\$		\$			\$	\$		\$		\$
List any additional names under whic Alternate Name	h credi	t has p		oee	n received an reditor Name	<u> </u>	approp	riat						1.*

VII. DETAILS OF TRANSAC	TION			VIII. DECLARATIONS						
a. Purchase price	\$		es" to any questio		Bor	rower	Co-Borrower			
b. Alterations, improvements, repairs		· -	inuation sheet for e	•	Ye	No.	Yes No			
c. Land (if acquired separately)		_	outstanding judgme	0 ,		님				
d. Refinance (incl. debts to be paid off)			•	within the past 7 years? upon or given title or deed in lie	u thoroof	님				
e. Estimated prepaid items		in the last 7 y		apon or given title or deed in he	u inereor	ш				
f. Estimated closing costs		d. Are you a par	ty to a lawsuit?							
g. PMI, MIP, Funding Fee				n obligated on any loan which re	esulted in					
h. Discount (if Borrower will pay)		,		of foreclosure, or judgment? nortgage loans, SBA loans, home im	nnrovement					
i. Total costs (add items a through h)		loans, educational	loans, manufactured (	mobile) home loans, any mortgages, provide details, including date, r	e, financial					
j. Subordinate financing				er, if any, and reasons for the action.)						
k. Borrower's closing costs paid by Seller				default on any Federal debt or a	any other					
I. Other Credits (explain)			je, financial obligatioi etails as described in th	n, bond, or loan guarantee?						
				child support, or separate mainte	enance?					
			the down payment b							
		i. Are you a co-	maker or endorser or	n a note?						
		j. Are you a U.	S citizen?							
		-	manent resident alie	n?						
				pperty as your primary residen	nce?	П				
m. Loan amount (exclude PMI, MIP,		_	ete question m below.	. , , . ,						
Funding Fee financed)		m. Have you had	I an ownership intere	est in a property in the last three	years?					
n. PMI, MIP, Funding Fee financed			of property did you ome (SH), or investment	own-principal residence (PR),						
o. Loan amount (add m & n)				ent property (IF): ime-solely by yourself (S),						
<ul><li>p. Cash from/to Borrower (subtract j, k, I &amp; o from i)</li></ul>				or jointly with another person (O)	?					
,	IX. ACKNO	OWLEDGEMEN	NT AND AGREE	MENT						
account may be transferred with such notice as metion or warranty, express or implied, to me regarding my "electronic signature," as those terms are det containing a facsimile of my signature, shall be as <a href="Acknowledgement.">Acknowledgement.</a> Each of the undersigned horizontained in this application or obtain any inform The Transfer Testing Original Physics II I/We have Creditor a written request at the mailing address on this application, or I/we withdraw this application for I/we withdraw this application, or I/we withdraw this application.	Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may nave relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing ny "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application sontaining a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.  Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application and the action of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send correction as a polication, or I/we withdraw this application.  If you would like a copy of the appraisal report, contact:1227 O Street Sacramento, CA 95814									
Borrower's Signature X	Da	ate	Co-Borrower's Sig	gnature		Date				
	FORMATION FOR				1.1 "					
opportunity, fair housing and home mortgage dis not discriminate either on the basis of this inform may check more than one designation. If you d observation and surname if you have made this material to assure that the disclosures satisfy al	The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)									
BORROWER			CO-BORROWER	I do not wish to furnish this ir		1 . 40.				
Race: Hispanic or Latino Race: American Indian or	Not Hispanic or Lati ☐ Asian ☐ E	no Black or	Ethnicity:	Hispanic or Latino  American Indian or	Not Hispanic Asian		ck or			
Alaska Native		African American White	Race.	Alaska Native	_	_	ican American			
Native Hawaiian or Other  Sex: Female	Male	vinite	Sex:	Native Hawaiian or Other Pa	Male		iite			
To be Completed by Loan Originator: This information was provided: In a face-to-face interview In a telephone interview Loan Originator's Signature	By the applicant and		or mail	Date						
X Lean Originator's Name (print or type)		Loon Originate	dontifior	Loan Originatoria Dhaw - N	lumber (inales-li	20.022	, code,			
Loan Originator's Name (print or type)		Loan Originator		Loan Originator's Phone N		ig area	e code)			
Loan Origination Company's Name		Loan Origination	Company Identifier	Loan Origination Company	y's Address					

## **Borrower Signature Authorization**

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Informa	ation			
1. Borrower(s)		2. Name and address	of Lender/Broker	
		CalVet Ho	me Loans	
		1227 O St	reet	
		Sacrament	co, CA 95814	
3. Date	4. Loan Number			
Part II - Borrower Author	orization			
I hereby authorize the L holdings, and any othe the Lender/Broker to c mortgage and landlord	Lender/Broker to verify my past are rasset balances that are needed order a consumer credit report and references. It is understood the ender/Broker obtains is only to be sender.	ed to process my mort and verify other credit hat a copy of this fo	gage loan application. I information, including parm will also serve as	further authorize ast and present authorization.